

Notice of Allowability

Application No.

10/007,785

Examiner

Salvatore Cangialosi

Applicant(s)

STEELE ET AL.

Art Unit

3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 9/9/05. *Interview Record OK*
2. ☒ The allowed claim(s) is/are 1-59.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

Salvatore Cangialosi
SALVATORE CANGIALOSI
PRIMARY EXAMINER

The following is an Examiner's Statement of Reasons for Allowance

Regarding independent claim 1, the prior art fails to show a method for providing access to consumer information including storing an information account in a central data repository that is accessible via a distributed computer network, the information account containing consumer information elements that are changed by the consumer; associating consumer authentication information with the information account using a server such that access to the information account by the consumer is conditioned upon receipt and verification of the consumer authentication information by the server; further associating a temporary authorization with the information account using an authentication module running on the server, temporary authorization having consumer defined attributes that define access privileges that will be granted to a person who presents the temporary authorization along with a request for access to the information account; receiving the temporary authorization from the distributed computer network; comparing the temporary authorization to data in an authentication table associated with the information account using the authentication module in order to determine at least one of: whether the temporary authorization is being used by an authorized party who is not the consumer, whether the temporary authorization has expired and what level of access to the information account is associated with the temporary authorization; and granting a level of access to the information account by the authentication module based on the temporary authorization if the temporary authorization is found valid based on the comparing step in the manner and complexity recited by the claims. Regarding claim 12 the prior art fails to show a computer-implemented method providing access to consumer information including presenting to a host server via a distributed computer network a request for access by a consumer to an information account along with consumer authentication information, the information account being stored in a central data repository that is accessible by the host server via the distributed computer network, the information account containing consumer information elements that are changed by the consumer; receiving from the host server an acknowledgment that the consumer has been authenticated based on the consumer authentication information and thereby granted access to the information account; in response to the acknowledgment transmitting to the host server a request by the consumer for generation of a temporary authorization having consumer defined attributes that define access privileges that are granted to a person who presents the temporary authorization along with a subsequent request for access to the information account; receiving the temporary authorization from the distributed computer network with an authentication module running on the host server; comparing the temporary authorization to data in an authentication table associated with the information account using

the authentication module in order to determine at least one of: whether the temporary authorization is being used by an authorized party who is not the consumer, whether the temporary authorization has expired and what level of access to the information account is associated with the temporary authorization; and granting a level of access to the information account by the authentication module based on the temporary authorization if the temporary authorization is found valid based on the comparing step in the manner and complexity recited by the claims. Regarding claim 23 the prior art fails to show a computer-implemented method providing access to consumer information including receiving a request with a first server for access to an information account and consumer authentication information from a client device executing a browser, the information account being stored in a central data repository and containing consumer information elements that are changed by the consumer; authenticating the consumer with the first server to access the information account based on the consumer authentication information; in response to authenticating the consumer by the first server to access the information account based on the consumer authentication information generating a information account with an authentication module running on the first server having consumer defined attributes that define access privileges that are granted to an entity that presents the temporary authorization along with a further request for access to the information account; embedding the information account as a parameter in a uniform resource locator with the authentication module and redirecting the browser of the client device with a first server to a web page hosted by a second server and associated with a third party using the uniform resource locator; subsequently receiving a communication with the first server from a second server hosting the web page comprising the further request for access to the information account along with the temporary authorization; and in response to receiving the temporary authorization with the first server authenticating the third party with the authentication module to access the information account according to the access privileges associated with the temporary authorization in the manner and complexity recited by the claims. Regarding claim 30, the prior art fails to show a computer system for providing access to consumer information including a central data repository accessible via a distributed computer network for storing an information account containing consumer information elements that are changed, accessed, retrieved and altered by the consumer; a communication device for receiving from the consumer via the distributed computer network consumer authentication information, a request for a temporary authorization and consumer defined attributes defining access privileges that are granted to a person who presents the temporary authorization along with a request for further access to the information account; and a processor configured for executing computer executable instructions for; in

response to receiving the consumer authentication information, accessing an authentication table to determine whether the consumer authentication information is associated with the information account, such that the consumer may be provided with access to the information account, in response to determining that the consumer authentication information is associated with the information account and in response to the request for the temporary authorization generating the temporary authorization having the consumer-defined attributes; receiving the temporary authorization from the distributed computer network; comparing the temporary authorization to data in the authentication table associated with the information account in order to determine at least one of: whether the temporary authorization is being used by at least one of an authorized person and an authorized third party who is not the consumer, whether the temporary authorization has expired and what level of access to the information account is associated with the temporary authorization; and granting a level of access to the information account based on the temporary authorization if the temporary authorization is found valid based on the comparing step in the manner and complexity recited by the claims. Regarding claim 39, the prior art fails to show a computer-implemented method providing access to consumer information including storing the information account in a central data repository receiving with a server, over a distributed computer network, requests from different network devices for access to the information account each of said requests comprising an authorization identifier; in response to each of the requests, comparing each authorization identifier to data in an authentication table associated with the information account using an authentication module running on the server in order to determine at least one of: whether the authorization identifier is being used by an authorized party who is not the consumer, whether the authorization identifier has expired, and what level of access to the information account is associated with the authorization identifier; if the comparing step is successful for a particular authorization identifier, then retrieving a set of authorization parameters associated with the particular authorization identifier using the authentication module, said authorization parameters being defined by the entity whose information is stored in the information account; and granting access to each of the network devices with the authentication module if the comparing step is successful and in accordance with the authorization parameters retrieved in response to the network device's request in the manner and complexity recited by the claims. Regarding claim 48, the prior art fails to show a computer system for providing access to consumer information including; data repository storing an information account; a computer network interface for receiving, over a distributed computer network, requests from different network devices for access to the information account, each of said requests comprising an authorization identifier and a processor for comparing each

authorization identifier to data in an authentication table associated with the information account in order to determine at least one of: whether the authorization identifier is being used by an authorized party who is not the entity whose information is stored on the information account, whether the authorization identifier has expired, and what level of access to the information account is associated with the authorization identifier; said processor configured to retrieve a set of authorization parameters associated with the authorization identifier if a comparison between a respective authorization identifier and data in the authentication table is successful, said processor granting access to each of the network devices in accordance with the authorization parameters retrieved in response to the network device's request and if a comparison between a respective authorization identifier and data in the authentication table is successful; wherein said authorization parameters are defined by the entity whose information is stored in the information account in the manner and complexity recited by the claims. Regarding claim 57, the prior art fails to show a computer-implemented method providing access to consumer information including the steps of: storing data for a consumer information account; providing an interface whereby an owner of the consumer information account can specify the terms by which third parties can access the consumer information account; storing the terms for future use in an authentication module of a server; associating the stored terms with one or more authorization tickets; transmitting the authorization tickets to specified third parties; receiving the authorization tickets from a distributed computer network; comparing the authorization tickets to data in the authentication table associated with the consumer information account using the authentication module in order to determine at least one of: whether the authorization tickets is being used by an authorized third party who is not the consumer, whether the temporary authorization has expired, and what level of access to the information account is associated with the temporary authorization, and granting a level of access to the consumer information account based on the authorization ticket if the authorization ticket is found valid based on the comparing step in the manner and complexity recited by the claims.

Any comments considered necessary by applicant must be submitted no later than the payment of the Issue Fee and to avoid processing delays should preferably accompany the Issue Fee. Such submissions should be clearly labeled Comments on Statement of Reasons for Allowance.

Any inquiry concerning this communication should be directed

Serial Number: 10/007,785
Art Unit: 3621

6

to Salvatore Cangialosi at telephone number **(571) 272-6927**. The examiner can normally be reached 6:30 Am to 5:00 PM, Tuesday through Friday. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell, can be reached at **(571) 272-6712**.

Any response to this action should be mailed to:

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

or faxed to (703)872-9306

Hand delivered responses should be brought to

United States Patent and Trademark Office
Customer Service Window
Randolph Building
401 Dulany Street
Alexandria, VA 22314


Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Technology Center 3600 Customer Service Office whose telephone number is **(703) 306-5771**.

Information regarding the status of an application may be

Serial Number: 10/007,785
Art Unit: 3621

7

obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


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